

CENTRAL OHIO AREA AGENCY ON AGING



A Consumer's Guide to Assistance with Medication Costs

The increasing cost of prescription medications has resulted in a wide-range of programs designed to help people obtain their medication at reduced, or no cost. These programs differ greatly in the type of help they provide. This guide contains information on the programs we are currently aware of, and explanations on key differences in how they work. Organizations to help you evaluate insurance, Medicare, Medicaid, and Veterans/Military benefits are also listed in the guide.

As you search for more affordable medications, please consider the following:

- If you are aged, blind, or disabled with significantly limited income and assets, you may be eligible for public assistance, Ohio Medicaid. If any of these categories fit your situation, you should **check first with your County Department of Job and Family Services** to determine your eligibility for Ohio Medicaid. The programs listed in this guide may not be able to determine eligibility for you.

The Medicaid Consumer Hotline 1-800-324-8680 can provide you with the number for the Department of Job and Family Services for your county.

- Evaluate retirement benefits, particularly mail-order pharmacy benefits.
- Determine eligibility for Veteran's or other military benefits:
**The Veterans Administration Health Benefits Service Center
1-877-222-VETS** can answer questions and mail forms.
- **Use of generic drugs may significantly reduce your prescription drug costs.** Generic drugs meet the same standards as brand name drugs established by the U.S. Food and Drug Administration (FDA) for quality, strength, and purity. When you receive a prescription, ask your doctor or pharmacist to determine if there is a generic drug you can use.
- Consult your **doctor** or **pharmacist** if a **prescribed medication** is not **affordable**, or is not **covered** under your **insurance plan**. They can help you determine if there is another medication that will be equally effective and affordable or covered by your insurance.

For **emergency, short-term assistance** with the purchase of medications, local social service agencies specific to your medical condition may be able to help you. This is often limited to one time per year.

Pharmaceutical Company-Sponsored Patient Assistance Programs (PAPs)

Patient Assistance Programs (PAPs) are special programs offered by pharmaceutical companies to assist people who cannot afford the medications they need.

- Medications are provided at **NO COST** to patients through PAPs.
- Patients who have prescription coverage through private insurance or government benefits such as Medicaid are usually **NOT** eligible for PAPs.
- Individuals enrolled in a Medicare HMO such as Medigold who have exhausted their yearly prescription benefit may be eligible for PAPs.
- Patients **are** eligible for most PAPs if their gross annual income is no more than \$16,000 for an individual, or \$25,000 for a couple.
- The eligibility criteria and application process for PAPs will vary with the company. Sometimes, companies have **different programs** and **criteria** for the **different medications** they manufacture.
- To apply for these programs, you need to know which company manufactures your medications. Some of the programs/companies/websites listed in this guide will help you find this information. Your pharmacist or doctor can also provide this information.
- Consumers can obtain assistance with PAPs applications through local non-profit programs, fee-for-service companies and websites. **Some may charge a small service fee**, but **REMEMBER** the **medications** are provided **FREE!** Consumers submit a list of their medications. Then the programs or companies: 1) determine if a PAP exists for the medications; 2) establish if the consumer is eligible; 3) prepare and submit the applications for the consumer; and 4) advise consumers when to renew the application.
- Consumers can also use websites to find PAPs. The websites: 1) list medications and their manufacturers; 2) link to the drug company sites for applications; or 3) provide applications that may be printed or submitted online.
- Once an application has been approved by the pharmaceutical company's PAP, the medication is shipped to the doctor's office to be dispensed to the patient.
- Companies ship the medication, or a redeemable voucher, usually for a 60-90 day supply.
- Most pharmaceutical company PAPs require application renewals at least every 90 days.
- **Be sure** your doctor is willing to work with you in accessing PAPs, prior to beginning the application process. If a program/company will be assisting you with completing the applications, **BE SURE** your doctor knows he or she **only** needs to sign the applications, call you when the medications arrive and store them until you pick them up. Most medical practices do not complete applications for patients.



Below and on the following pages are several different programs that assist with PAPs applications or finding discounted drugs. Call for specific information or visit the website listed.

Benefits Check-Up and Benefits Check-up Rx

Both of the following **FREE** programs are available at www.goldenbuckeye.org and www.benefitscheckup.org. The online questionnaires are easy to use, can be completed in about 15 minutes, and are confidential. **NO IDENTIFYING INFORMATION IS REQUIRED.** Consumers receive a customized report on a wide range of financial assistance programs. Or, consumers may call the Ohio Department of Aging Elder Rights Division at 1-800-282-1206 to request a questionnaire to complete and return. They will receive their report in the mail.

BENEFITS CHECKUP RX

Assists in determining eligibility for a wide-range of programs that provide prescriptions at lower or no cost, such as: State Pharmacy Assistance Programs, Medicaid, Medicare-Approved Drug Discount Card \$600 credit, Manufacturer-sponsored Patient Assistance Programs, Major Prescription Drug Discount Cards, VA Health Care System, Medicare Savings Programs.

BENEFITS CHECKUP

Assists in determining eligibility for assistance programs to help with: health care, property tax, housing, utilities, in-home services, meals, Veterans benefits, and other financial assistance.

Local Assistance with PAPs (Patient Assistance Programs)

Delaware County

COUNCIL FOR OLDER ADULTS

740-363-6677 1-800-994-2255

818 Bowtown Rd., Delaware OH 43015

Assists with the entire **PAPs** application process for people 60 and older. No application fee. Identifies other resources/programs for prescription assistance. **Service area: Delaware County**

Franklin County

PRESCRIPTION ACCESS

614-645-5556 TOLL-FREE 1-888-299-3615

Assists with the entire **PAPs** application process. Identifies other resources/programs that assist with medications. Effective June 1, 2003, there is an annual enrollment application fee of **\$15.00** (new clients only), as well as a **PAPs Application Fee of \$12.00** (for all clients) for the **first 3 prescriptions** and **\$1.00 for each additional prescription**. There may also be some cost for medications dispensed through program pharmacies. **Service area: Franklin County**



Nationwide

RX OUTREACH

1-800-769-3880 www.rxoutreach.com

(managed by Express Scripts Specialty Distribution Services, Inc.)

Provides **generic** medications, with over 50 currently available. There is no age restriction.

Eligibility is based on Federal Adjusted Gross Income up to 250% of Federal Poverty Level.

Patients pay **\$18** for a **90-day supply**, **\$30** for **180 days**, or **\$48** for **360 days**. Medications are mailed to the patient. Call or visit the website to determine eligibility and available medications.

PATIENT ASSISTANCE SERVICES

1-877-463-1905 www.patientassistanceservices.com

Assists with the entire **PAPs** application process. There is a **one-time fee of \$25.00** to determine eligibility plus **\$10.00 per medication per month** for the application. The company prepares and returns applications to the patient for his/her signature and the physician's.

PRESCRIPTION RELIEF

1-866-378-4686 www.prescriptionrelief.org

Assists with the entire **PAPs** application process. There is a **\$25 application fee the first year** and **an annual fee of \$20 beginning in year two**. The organization charges **\$7 per medication per month** to prepare and submit the applications to the pharmaceutical company programs.

Web-Based Assistance with PAPs

THE MEDICINE PROGRAM

573-778-1118 www.themedicineprogram.com

A non-profit, volunteer organization that supplies patients with a customized packet of application forms for manufacturers' programs, plus application instructions for the patient and physician. The **\$5 processing fee per medication** is refundable if the patient does not qualify for assistance for a given medication.

PHARMACEUTICAL RESEARCH AND MANUFACTURERS OF AMERICA

www.phrma.org

Provides a directory of Prescription Drug Patient Assistant Programs available through pharmaceutical manufacturers.

www.RxHope.com

Provides physicians with on-line applications for the manufacturers' Patient Assistance Programs. Provides patients with the appropriate forms for each manufacturer's program.

www.needymeds.com

Provides lists of manufacturers' assistance programs and links to these.



Web-Based Assistance with PAPs (cont'd.)

RX FOR OHIO

1-877-794-6446 toll-free www.rxforohio.org

Assists consumers in determining eligibility for PAPs and obtaining applications. Some applications may be submitted online.

Pharmaceutical Company Discount Programs

These discount programs are NOT the same as the PAPs!!

- Medications are **discounted**, **not free**.
- Higher income eligibility
- To apply for these programs, you need to know which company manufactures your medications. You can obtain this information from your pharmacist, doctor, or many of the programs/websites listed in this guide.
- These programs have a **simpler application process** than PAPs.
- Discounts are given only on the medications the company manufactures.
- You deal directly with a local pharmacy that accepts the discount card.
- Pharmacies may not accept every discount card.

ELI LILLY & Co.

1-877 RX-LILLY www.lillyanswers.com

Available to persons 65 and older or disabled, enrolled in Medicare, with no prescription coverage. Federal Adjusted Gross Income up to \$18,000 per year for an individual or \$24,000 if filing income tax jointly. **No enrollment fee.** Covers **any retail drug manufactured by Eli Lilly & Co.** including: Evista, Humulin, Humalog, Prozac and Zyprexa.

Patients present a card at local participating pharmacies (currently limited to CVS/Pharmacy, Longs Drug Stores, and Wal-Mart) and pay a **flat \$12.00 fee** for a 30-day supply of medicine.

GLAXOSMITHKLINE, “ORANGE CARD”

1-888-672-6436

Available to persons 65 and older or disabled, enrolled in Medicare, with no prescription coverage. Annual income must be at or below 300% of the federal poverty level (no more than \$30,000 for an individual or \$40,000 for a couple). **No enrollment fee.**

Allows patients an average saving of 30% or more off the usual price they pay for outpatient medications manufactured by GSK. The card is presented at the retailer to receive the discount.



Pharmaceutical Company Discount Programs (cont'd.)

PFIZER USHARE PRESCRIPTION DRUG DISCOUNT CARD

1-800-707-3914 www.usharerx.com

Pfizer's previous Share Card Discount Program ended as of August 31, 2004. The new Pfizer **UShare Prescription Drug Discount Card** is a Medicare-Approved Prescription Discount Card. All eligibility requirements for the Medicare-approved cards apply to the UShare Card. This includes eligibility for the \$600 credit (Transitional Assistance Program).

The UShare Card has an **annual enrollment fee of \$19.95**. **Remember:** Medicare recipients can have **only one Medicare-Approved card**. As with the other Medicare-Approved Cards, the **card is free to individuals who qualify for the \$600 credit**. After the \$600 credit has been used, patients receive 10%-40% off Medicare-allowed drugs. They may also purchase a 30-day supply of Pfizer drugs for \$15, and Eli Lilly drugs for \$12.

Additional benefits of the UShare Card:

- Individuals with a Federal Adjusted Gross Income up to \$19,140 per year and couples filing jointly with Federal Adjusted Gross Income up to \$25,660 qualify for a 10%-40% discount on nearly all prescription drugs.
- Individuals with Federal Adjusted Gross Income of \$12,921 - \$19,140 per year and couples filing jointly with Federal Adjusted Gross Income of \$17,322 - \$25,660 can purchase a 30-day supply of Pfizer and AstraZeneca drugs for \$15, Eli Lilly drugs for \$12, and Janssen and Ortho-McNeil drugs for \$12 - \$15.

TOGETHER RX CARD

1-800-865-7211

Available to persons 65 and older or disabled, enrolled in Medicare with no prescription coverage. Federal Adjusted Gross Income up to \$28,000/year (individual), \$38,000/year (joint). **No enrollment fee. Discount applies to medications manufactured by the following companies:** Abbott Laboratories, AstraZeneca, Aventis Pharmaceuticals Inc., Bristol-Meyers Squibb Company, GlaxoSmithKline, Janssen Pharmaceutica Products, L.P., Novartis, and Ortho-McNeil Pharmaceutical Inc.

Products covered are subject to change. Each company independently determines its discount which is subject to change. The card is presented at the retailer to receive the discount.



State of Ohio Prescription Drug Assistance Programs

GOLDEN BUCKEYE PRESCRIPTION DRUG SAVINGS PROGRAM

www.goldenbuckeye.com

The program is accessed via the Golden Buckeye Card, a merchant savings card for Ohio residents age 60 and older and residents age 18-59 with a total and permanent disability. After the initial mailing, Ohio residents with an Ohio Driver's License or State ID will automatically receive their card in the month they turn 60. **Individuals eligible based on a disability need to apply for the card.** Applications are available at most public libraries and senior centers.

- **MemberHealth 1-866-301-6446** administers the savings programs.
- **Standard Savings Program** provides an immediate discount at participating pharmacies, either the state-contracted price or the pharmacy's normal cash price, whichever is lower.
- **Special Assistance Savings Program** provides additional savings of up to 40%, which are **added** to the card. **Eligibility criteria** include: Enrollment in Medicare, no insurance coverage for prescriptions, and Federal Adjusted Gross Income up to \$30,000/year (single) or \$40,000/year (joint). Enrollment applications for this program may be obtained via the Golden Buckeye website or MemberHealth.
- **Golden Buckeye Home Delivery Service**
(administered by Immediate Pharmaceutical Services Inc.)
P.O. Box 166, Avon Lake OH 44012
1-866-311-6446 Email: buckeyecard@ipsrx.com
Call the customer service number above for pricing. Complete the Golden Buckeye Home Delivery Service Order Form for your first order only. Orders are delivered by U.S. mail. There are no fees or postage for orders of a two-month supply or larger.

OHIO'S BEST RX

1-866-923-7879 toll-free www.ohiobestrx.org

A discount program under the administration of the Ohio Department of Job and Family Services. Open to Ohio residents with no prescription drug coverage. **No enrollment fee.**

Eligibility:

- **60 and older** are eligible regardless of income
- **under 60** are eligible if they have had **no prescription coverage in the last 4 months** and annual income is no more than 250% of Federal Poverty Level.

(Current 03/01/05 **annual income** criteria for individuals **under 60**: Single **\$23,940**; Couple **\$32,100**. Income limit increases with family size.)

Applications may be obtained by phone or website. Participants will receive a card to present at participating pharmacies. A mail order option offers additional savings.



Other Rx Discount Cards


UNIVERSAL RX DISCOUNT CARD

1-540-777-7179 www.universal/rx.com

The card is **FREE**; there is **no application process**. Discount is taken at time of purchase. Card is accepted at most retail pharmacy chains. Cardholders receive either the participating pharmacy's lowest retail price or the nationally contracted discount price whichever is lower. Provides a discount on most prescription medications. (**Not limited to one manufacturer's products.**) One card covers an entire family. **No age, income, or disability requirements.**

Medicare-Approved Prescription Discount Cards

Provided under the Medicare Prescription Drug, Improvement, & Modernization Act of 2003.

- **All Medicare beneficiaries** are **eligible** unless they have drug coverage under MEDICAID.
- Enrollment is **voluntary** – You will need to determine: 1) **IF** one of the cards provides **additional savings over other cards** you may already have; 2) **IF** you **might** be **eligible** for a **\$600 credit** on the **Medicare-approved card**.
- The new cards do **not** replace any other discount card you already have.
- **Valid cards will carry a Medicare seal of approval!!!!** 
- January 2006 the new Medicare Prescription Drug Benefit (Medicare Part D) begins.
- Card sponsors (private companies that offer the cards) can charge an **annual fee** of up to \$30 for enrollment.
- Discounts will range from 10-25%.
- The Medicare-endorsed cards **may** or **may not** provide a greater discount than other discount cards.
- Enrollees **qualify for a \$600 credit** on their Medicare-approved card **IF annual income** is no more than \$12,919 for a single person or no more than \$17,320 for a married couple.
- **If eligible for the \$600 credit, card enrollment is free.**
- Individuals with drug coverage under **Medicaid, Tricare for Life, or employer** group health plans are **not eligible** for the **\$600 credit**.
- Medicare-approved cards will offer **different** discounts for **different** drugs at **different** pharmacies and at **different** locations.



Medicare–Approved Prescription Discount Cards (cont'd.)

To compare card options:

- If using a computer, go to www.medicare.gov and click on “Prescription Drug and other Assistance Programs.”
- If you do not have access to a computer, call 1-800-MEDICARE (1-800-633-4227).
- You will need to provide information on your other health insurance, income, and prescriptions/costs to determine the best options.

Consider the following:

- A person **can enroll for only one** Medicare-approved discount card. Everyone will have the choice of at least two cards.
- If an individual needs multiple drugs, **check total savings AND savings by drug**. Sometimes the best card won't discount every drug the person needs, but it could provide bigger discounts on the more expensive drugs.
- Not all pharmacies will accept every Medicare-approved card. If there is a **pharmacy preference**, look for a card that **includes** that pharmacy.
- If an individual has addresses in more than one state or near a state border, look for a card with a NATIONAL service area.

Prescription Discount Plans

Prescription discount plans are NOT INSURANCE. The Ohio Department of Insurance (ODI) does not regulate them. Plans may have an enrollment/membership fee, and monthly fees as well. To protect yourself ask the plan the following questions:

- If you **have insurance**, how does the **plan add value**?
- What is the **fee to enroll**? Are there any **monthly fees**? Are terms guaranteed? (Can **fees increase**? Can **discount rates change**?) Are there any **other costs**?
- Will the plan provide a **written explanation of the coverage** you are buying?
- Is the **discount** applied at the **time of purchase**? This can affect your provider's billing as well as your timely reimbursement.
- Is there a **minimum enrollment time**? How do you **cancel**? How are **disputes settled**?
- How **long** has the plan been **in business**? **Where** is the corporate office? How do you **contact** the **corporate office**?
- Is personal information kept **private**?



Prescription Discount Plans (cont'd.)

Be sure to verify with your prescription provider (pharmacy, hospital, or doctor) that they accept the plan.

AARP Mail Order Plan	1-800-456-7821	
Express Scripts	1-888-363-3784	
People's Prescription Plan	1-800-221-4800	
Save Well Program	1-800-474-2583	
Share Pharmacy Program	1-800-542-1110	(Code 110)
YOURxPLAN	1-877-733-6765	

On-Line Pharmacies

On-line pharmacies may offer prescriptions at a discount as well as other non-prescription medications and health products. Some of these are associated with major drugstore chains; others are independent companies. Those connected with the chains may offer pick-up at the local store or they may be limited to mail delivery.

To assist consumers in evaluating on-line pharmacies, The National Association of Boards of Pharmacy (NAPB) has established a certification process to verify a pharmacy's **compliance with licensing and inspection requirements** in their state and each state to which they dispense pharmaceuticals. This is the Verified Internet Pharmacy Practice Sites program (VIPPS). **Sites that have been verified to be in compliance with VIPPS criteria have the VIPPS seal displayed on the site.** You can also use the NAPB website to search for VIPPS-certified on-line pharmacies that service your area: www.napb.net/vipps/intro.asp. **Sites not carrying the VIPPS seal may be checked with the Ohio State Board of Pharmacy 614-466-4143.**



For your protection, **DO NOT** use any **on-line company** that dispenses **medications without** the required **prescription**.

Considerations in using on-line pharmacies:

- If you have insurance coverage for prescriptions, verify that your insurance will allow you to utilize the on-line pharmacy.
- Prices posted are cash prices. Take into account insurance benefits and co-pays when determining the actual cost of the prescription.
- Determine if there are charges for transferring prescriptions from another pharmacy.
- Determine shipping charges.



On-Line Pharmacies (cont'd.)

		<u>Web Business Name</u>
www.careforlife.com	1-800-542-7175	Care for Life
www.cvs.com	1-888-607-4287	CVS Washington Inc. dba cvs.com
www.drugstore.com	1-800-378-4786	Drugstore.com
www.eckerd.com	1-800-325-3737	Express Pharmacy Services/Eckerd
www.familymeds.com	1-888-787-2800	Familymeds.com
www.savon.com	1-888-746-7252	Savon.com
www.walgreens.com	1-877-250-5823	Walgreens.com, Inc.

Insurance Information

OHIO SENIOR HEALTH INSURANCE INFORMATION PROGRAM, OSHIIP 1-800-686-1578

OSHIIP is a program of The Ohio Department of Insurance. The toll-free hotline is staffed with trained counselors who provide assistance with evaluating Medicare and related health care insurance options. The counselors can also assist with questions about doctor and hospital bills. OSHIIP publishes the **Ohio Shopper's Guide to Medicare Supplements and Medicare Advantage Plans.**

Other Helpful Websites

MEDICARE WEBSITE

www.medicare.gov/prescriptions

Provides information on the following types of prescription assistance:

Medigap Plans, Managed Care Plans, State Assistance Programs, Medicaid, community-based programs, programs for specific conditions or diseases, manufacturers' assistance programs, federal employee benefits, veteran's benefits, other kinds of insurance.

MEDICARE RIGHTS CENTER

www.medicarerights.org

Provides information on Medicare laws, comparing plan options, Medicare HMO enrollment and appeals, prescription drug discount and assistance programs, home health and hospice benefits, and more.



Other Helpful Websites (cont'd.)

MILITARY HEALTH SYSTEM WEBSITE

www.tricare.osd.mil/pharmacy

TRICARE is a health insurance program that works like a Medicare supplemental policy. Uniformed services retirees who served at least 20 years in the military (including retired members of the National Guard and the Reserves), their family members and survivors, and some former spouses (who have not remarried) are eligible for expanded medical coverage and the **TRICARE Senior Pharmacy Program**.

Must be registered in the Defense Eligibility Enrollment Reporting System (DEERS).
To determine eligibility, call the Defense Manpower Data Center Support Office:
1-800-538-9552.

NATIONAL ORGANIZATION FOR RARE DISEASES, INC. (NORD)

www.rarediseases.org

Administers programs to help people obtain certain medications via manufacturers. Also assists with obtaining some medications not yet on the market. Maintains a Rare Disease Database and an Orphan (rare disease) Drug database. Provides information on free or low-cost air travel for people who need to get to distant treatment or clinical trial locations.

